

Repco Home Finance Limited

(Promoted by Repco Bank - Govt.of India Enterprise)

Regd.Office: No.33,North Usman Road,T.Nagar,Chennai - 600 017

Corp.Office: 3rd Floor,Alexander Square,No.2, Sardar Patel Road, Guindy, Chennai -600032

Branch:



KEY FACTS STATEMENT FOR LOANS PART 1 - INTEREST RATE & FEE/CHARGES

1	Loan Application ID			Loan Purpose			
2	Sanctioned Loan Amount (In Rs)			Loan Type			
3	Disbursal Schedule						
4	Loan Tenure (Months)						
5	Installment details						
Type of installment		Number of EMI's	EMI (Rs)	Commencement of repayment post sanction			
Equated Monthly Installment- EMI				Generally, Repayment of EMI's commences from succeeding month in which the single/final disbursement is made.Upto the month prior to commencement of EMI, only interest is payable every month on the outstanding amount disbursed [Pre-EMI]. However, for loans in which single disbursement is made in full (i.e in a single tranche) on the last day of the month, then repayment of EMI's will commence from first day of next month of the succeeding month in which the disbursement is made. Till such time, only interest is payable by the borrower [Pre-EMI] on the outstanding amount disbursed.			
6	Interest Rate (%)			Interest Rate type			
7	Details of Reference rate, Spread & Reset Periodicity						
Reference benchmark	Bench-mark Rate(%) (B)	Spread (%) (S)	Final Rate of Interest (%) per annum ROI = (B + S)	Reset Periodicity	Impact of Change in MLR of RHFL		
						0.25% Increase in ROI	0.25% Decrease in ROI
RHFL- Minimum Lending Rate (MLR)					EMI Amount (Rs)		
					Number Of EMI's (Months)		

8	Fees/Charges (excluding GST)	Charges for the Processing /Sanctioning the loan application is as below. Amounts mentioned below are excluding GST				
		Payable to RHFL		Payable to 3rd Party through RHFL		Remarks
		One Time/ Recurring	Maximum Amount (Rs) or % of loan amount	One Time/ Recurring	Maximum Amount (Rs) or % of loan amount	
i	Login/Upfront Fee	One Time		One Time	-	-
ii	Processing & administration fee	One Time		One Time		Legal opinion/ LSR & Document Verification charges
iii	Valuation report Charges	One Time		One Time		Panel Valuer report
iv	CERSAI Charges (per property)	One Time		One Time		CERSAI charge creation / satisfaction
v	Digital Search Report Charges	One Time		One Time		Digital Search Report Charges
vi	Insurance Charges	One Time		One Time		Property Insurance/Life insurance Premium
9	Annual Percentage Rate (APR) - %					
10	Details of Contingent Charges (excluding GST) - Maximum Amount					
i)	Penal Charges in case of delayed payment			24% per annum (i.e 2% per month) will be levied on overdue monthly installments		
ii)	ECS/NACH/Cheque Bounce Charges			Rs 250/-		
iii)	Cash Handling Charges			Rs 2,000/-		
iv)	Rol reduction on customer specific request			Rs 5,000/-		
v)	Switch over charges - from floating rate to fixed Rol			Rs 3,000/-		
vi)	Scanned copy of property documents			Softcopy - Rs 250/- Hardcopy - Rs 1,000/-		
vii)	Statement of Account			Will be provided once every quarter free of cost & a charge of Rs. 100/- + GST per copy will apply for each subsequent request within the same quarter.		
viii)	Any other charges incurred for Encumbrance certificate, SARFAESI related etc			Actuals will be collected from customer		
ix)	Prepayment charges/ Foreclosure charges			For All Housing loans: NIL For all Fixed Rol Home equity / Commercial /Prosperity loans • Pre-payment charges (without closure of accounts) from Own sources – NIL i.e No charges for lump-sum pre- payments made during the tenure of the loan. • Pre-closure charges / Foreclosure charges a) NIL for all loans that have completed half or more of the sanctioned tenure. b) 2% on the outstanding loan balance as on the date of closure for all other loans that have NOT completed half of the sanctioned tenure.		
Details of Rate of interest on various loan products, Schedule of Charges is displayed in our company webiste www.repcohome.com						
Ready Reckoner link https://www.repcohome.com/downloads						

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KEY FACTS STATEMENT FOR LOANS

PART 2 - OTHER QUALITATIVE INFORMATION

1	Clause of Loan agreement relating to engagement of recovery agents	Details are available in clause 10.4 & 10.5 of the loan agreement-Transcripts are as below 10.4 - RHFL in its sole discretion, shall have the right, under the SARFAESI Act, 2002 to sell or transfer or assign the loans or the property mortgaged to RHFL to any other company, bank, institution or body for raising funds as it may deem fit from time to time. 10.5 - The borrower agrees as a precondition of the loan / advances given to him by RHFL that he do agree and give consent to (he disclosure by RHFL of all or any such (a) information and data relating to him. (b) the information or data relating to any credit facility availed of / to be availed by him and (c) default, if any committed by him in discharge of his obligation as RHFL may deem, appropriate and necessary, to disclose and furnish to an agency or any other agency. He also declares that the information and data furnished by him to RHFL are true and correct
2	Clause of Loan agreement which details grievance redressal mechanism	Details are available in clause 9 of the Most important terms and conditions (MITC) document. In addition, details are available in company website www.repcohome.com
3	Phone number and email id of the nodal grievance redressal officer	Phone - 044-42106650 & E-Mail - grievance@repcohome.com
4	Whether the loan is, or in future maybe, subject to transfer to other REs or securitisation?	Yes. Details are available in clause 10.3 of the loan agreement - Transcripts as below RHFL in its sole discretion, shall have the right to securitise its loan assets and to transfer the legal and beneficial interest in the loan assets to any other institution or to (he investors under Mortgage Backed Securities Transaction. Thereafter, the borrowers whose loan assets are securitised are bound by the terms and conditions of the mortgage backed securities transaction.
5	In case of lending under collaborative lending arrangements (e.g., co-lending/ outsourcing), following additional details may be furnished	Not Applicable
6	In case of Digital Loans	Not Applicable

I/We have read / been explained and understood the entire contents of the Key Facts Statement (KFS) and annexures to KFS & further agree, acknowledge, accept and confirm the terms & conditions.

It is hereby agreed that for detailed terms and conditions of the loan, I/We shall refer to and rely upon the loan sanction letter (LSO), Most important terms and conditions (MITC) document and other security documents/agreements executed/ to be executed by me/us.

The validity period of the KFS shall be 60 days or coterminous with the Loan Sanction Order (LSO), whichever is earlier.

Signature of the Applicants/Co-applicants

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ANNEXURE -1 to KEY FACTS STATEMENT

Computation of Annual Percentage Rate (APR) for Loan Application ID -

S. No	Parameter	Details
1	Sanctioned Loan amount (in Rupees)	
2	Loan Term (in months)	
a	Frequency of repayment - EMI	
b	EMI amount (Rs)	
	Number of EMI's	
c	Commencement of repayment post sanction	Repayment of EMI's commences from succeeding month in which the single/final disbursement is made.Upto the month prior to commencement of EMI, only interest is payable every month on the outstanding amount disbursed [Pre-EMI]. For loans in which single disbursement is made in full (i.e in a single tranche) on the last day of the month, then repayment of EMI's will commence from first day of next month of the succeeding month in which the disbursement is made. Till such time, only interest is payable by the borrower [Pre-EMI] on the outstanding amount disbursed
3	Interest rate type	
4	Rate of Interest	
5	Total Interest Amount to be charged during the entire tenor of the loan as per the rate prevailing on sanction date (in Rupees)	
6	Fee/Charges Payable (Rs)	
A	Payable to RHFL	
B	Payable to 3rd party routed through RHFL	
7	Net disbursed amount (1-6) in Rs	
8	Total amount to be paid by the borrower (sum of 1 and 5) (in Rupees)	
9	Annual Percentage rate- Effective annualized interest rate (in %) (Computed on net disbursed amount using IRR approach and reducing balance method)	
10	Schedule of disbursement as per terms and conditions	<u>Under Construction/Renovation property</u> - As per point no 7- Release Schedule of loan sanction letter. <u>Existing/ Completed property</u> - Disbursement will be released 100% upfront or in line with the terms of the Loan sanction letter.
11	Due date of payment of installment and interest	Due date is Last day of the respective month and Collection date i.e repayment cycle date will be as per the date opted by the borrower in loan agreement.

		For disbursements made through cheque, interest will be computed from the date of handover of cheque to the borrower.
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Signature of the Applicants/Co-applicants

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ANNEXURE -2 to KEY FACTS STATEMENT

Repayment Schedule for Loan Application ID -

Installment No	Outstanding Principal (in Rs)	Principal (in Rs)	Monthly Interest (in Rs)	EMI /Installment (in Rs)
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Until the loan is fully disbursed, only interest (viz Pre-EMI) is payable every month by the borrower on the outstanding amount disbursed and the same does not form part of the above repayment schedule.The repayment schedule commences from succeeding month in which full disbursement has happened as per the terms & applicable clauses prevailing at that point in time.

The repayment schedule is to be read along with loan sanction letter, loan agreements executed between RHFL & the Borrower(s).

The schedule is prepared based on the terms of sanction contained in the Loan Sanction letter. Any subsequent changes based on the terms of sanction viz (rate of interest, tenure, EMI, delayed repayments etc) will accordingly result in change in the above schedule. RHFL reserves the right to modify/alter/amend the terms & conditions and also stipulate additional or new terms & conditions from time to time.

Signature of the Applicants/Co-applicants

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Details of Schedule of Charges Annexure -3 to Key Facts Statement for Loans | Loan Application ID :

S. No	Particulars	When Payable	Charges (in Rs) (Applicable GST shall be additionally collected)		
1	Processing fee (PF)	Upfront fee (Non-refundable) to be collected at application & balance amount of PF to be collected after sanction but before release	Processing Fee details:		
			Category	Housing Loan*	Non-Housing Loan*
					(LAP/CRE/Commercial/Reimbursement Loans)
					1.50% of the sanctioned Loan amount
					1.75% of the Sanctioned Loan amount
			Salaried	1.00% of the sanctioned loan amount	2.00% of the sanctioned loan amount
			Non-Salaried		
			Non-Documented Income		
			*Plus, applicable taxes In which upfront fee (non-refundable) as below to be paid at application and balance to be paid after sanction but before disbursement Upfront fee – NON-REFUNDABLE		
			Loan Amount		Upfront Fee(Non-refundable)excluding GST
Up to Rs 50.00 Lakhs		5,500/-			
Above Rs 50.00 Lakhs		8,000/-			
2	CERSAI charges	for registration, Modification and release of charge	For Loans Sanctioned before 07-03-2016: Rs.1000 /- per property will be collected at the time of closure For loans sanctioned on or after 01-04-2025 – NIL		
3	Property Valuation report charges	Before Disbursement	Valuation Fee details:		
			Loan amount	Fee Payable	
			Up to 50 lakhs	2500/-	
			Above 50 to 100 lakhs	3000/-	
			Above 100 lakhs	4000/-	
			Stage Inspection Report	750/-	

4	Cheque, ECS & ACH bouncing charges	Depends on number of dishonours	Rs.250/- (or) charges debited by bank whichever is high, plus GST	
5	Penal Charges	On late payment of dues	24% p.a + applicable GST will be levied on the overdue amount.	
6	Cash Handling Charges	At the time of receipt of cash	1% of the cash receipt amount, subject to a minimum charge of Rs.100/- + GST and a maximum charge of Rs. 2,000/- + GST	
7	Switchover charges from floating rate to fixed rate of interest	Based on customer request	Loan Amount	Switch Over charges (excluding GST)
			Up to Rs 50.00 Lakhs	3,000/-
			Above Rs 50.00 Lakhs	5,000/-
8	Prepayment charges/ Foreclosure charges	Whenever payment made	For All Housing loans : NIL For all Fixed RoI Home equity / Commercial /Prosperity loan - Pre-payment charges (without closure of accounts) from Own sources – NIL i.e No charges for lump-sum pre-payment during the currency of the loan. - Pre-closure charges / Foreclosure charges a) NIL for all loans that have completed half or more of the sanctioned tenure. b) 2% on the balance outstanding as on the date of closure for all other loans that have NOT completed half of the sanctioned tenure.	
9	Statement of Account	On every request	Will be provided once every quarter free of cost & a charge of Rs. 100/- + GST per copy will apply for each subsequent request within the same quarter.	
10	SARFAESI proceedings (Paper advt, Regd. post, photo, video, possession taken, auction etc.,)	On incurring expenses	Actuals will be collected from the customer	
11	Legal Opinion fee	--	NIL (1) No separate legal opinion fee will be collected from the Customers. It will be borne by the company from the Processing fee. (2) In respect of cases wherever PF is waived, actual legal opinion charges paid to the lawyer shall be collected.	
12	Rate of interest reduction charges (based on customer request)	At customer acceptance but before effecting the change in the loan account	- Loan outstanding Rs 50.00 Lakhs and below – Rs 2,000/- - Loan outstanding above Rs 50.00 Lakhs - Rs 5,000/-	
13	Scanned copy of property documents (other than SARFAESI)	On every request	Copy of the customer's own Sale Deed – Free of cost Copies of other documents: - Through E-mail – Rs 250/- - Through Speed Post – Rs 1000/-	

I/We have received the copy of Schedule of Charges from Repco Home Finance Limited. I/We have read / been explained and understood the entire contents of the Schedule of Charges & further agree, acknowledge, accept and confirm the same.

Signature of the Applicants/Co-applicants

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